

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHARLES M. MUTICH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.: 11-24059 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/27/2011 and confirmed on 9/6/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,615.58
Less Refunds to Debtor	561.79	
TOTAL AMOUNT OF PLAN FUND		59,053.79

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,750.00	
Trustee Fee	2,025.81	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,775.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	~ BANK OF AMERICA ** Acct: 8875	0.00	0.00	0.00	0.00
	FEDERAL NATIONAL MORTGAGE ASSN Acct: XXX7713	0.00	0.00	0.00	0.00
	BANK OF AMERICA(*) Acct: 8883	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: XXX2301	0.00	0.00	0.00	0.00
	CENTURY HERITAGE FCU* Acct: 8050	13,552.97	13,552.97	616.25	14,169.22
	TD AUTO FINANCE Acct: 0317	3,487.93	3,487.93	296.90	3,784.83
					17,954.05

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	CHARLES M. MUTICH Acct:	0.00	0.00	0.00	0.00
	CHARLES M. MUTICH Acct:	561.79	561.79	0.00	0.00
	JASON MAZZEI ESQ Acct:	2,750.00	2,750.00	0.00	0.00
	TERRI ANDERSON++ Acct: XXX3243	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	AMERICAS SERVICING CO Acct: XXX6054	0.00	0.00	0.00	0.00
	BARCLAYS BANK DELAWARE Acct: XXX4414	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: XXX1910	0.00	0.00	0.00	0.00
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX2825				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX1589				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX7056				
	CENTURY HERITAGE FCU*	0.00	0.00	0.00	0.00
	Acct: XXX5001				
	PRA RECEIVABLES MANAGEMENT LLC -	16,228.19	16,228.19	0.00	16,228.19
	Acct: 3852				
	CHASE BANK USA NA	0.00	0.00	0.00	0.00
	Acct: XXX9371				
	MIDLAND FUNDING LLC BY AMERICAN IN	1,862.44	1,862.44	0.00	1,862.44
	Acct: 3737				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: XXX1919				
	CITIZENS BANK	0.00	0.00	0.00	0.00
	Acct: XXX5174				
	CITIZENS BANK/CAF**	0.00	0.00	0.00	0.00
	Acct: XXX4496				
	COLONIAL ACCEPTANCE CO	0.00	0.00	0.00	0.00
	Acct: XXX6632				
	DVRA BILLING++	0.00	0.00	0.00	0.00
	Acct: XXX3243				
	EQUABLE ASCENT FINANCE++	0.00	0.00	0.00	0.00
	Acct: XXX3156				
	FIA ++	0.00	0.00	0.00	0.00
	Acct: XXX4656				
	GEMB/MOHAWK COLOR CENT++	0.00	0.00	0.00	0.00
	Acct: XXX4442				
	GMAC MORTGAGE CORP*	0.00	0.00	0.00	0.00
	Acct: XXX7559				
	GMAC MORTGAGE CORP*	0.00	0.00	0.00	0.00
	Acct: XXX9239				
	BENEFICIAL/HFC(*)	0.00	0.00	0.00	0.00
	Acct: XXX9560				
	HSBC++	0.00	0.00	0.00	0.00
	Acct: XXX5710				
	HSBC++	0.00	0.00	0.00	0.00
	Acct: XXX0010				
	HSBC++	0.00	0.00	0.00	0.00
	Acct: XXX7004				
	PA COLLECTION SVCS	0.00	0.00	0.00	0.00
	Acct: XXX1904				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX6279				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX1401				
	PNC BANK NA	18,233.30	18,233.30	0.00	18,233.30
	Acct: XXX9534				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX9377				
	SELECT PORTFOLIO SVCG INC/FKA**	0.00	0.00	0.00	0.00
	Acct: XXX7209				
	DELL INC	0.00	0.00	0.00	0.00
	Acct: XXX0010				
	MARTIN A MOONEY ESQ	0.00	0.00	0.00	0.00
	Acct:				
					36,323.93

TOTAL PAID TO CREDITORS

54,277.98

TOTAL	
CLAIMED	0.00
PRIORITY	17,040.90
SECURED	36,323.93

Date: 07/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHARLES M. MUTICH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 11-24059 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Charles M. Mutich
 Debtor

Case No. 11-24059-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 46

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db +Charles M. Mutich, PO Box 277, Fayette City, PA 15438-0277
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, P.O. Box 4365,
 Woodland Hills, CA 91365-4365
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13108925 +Americas Servicing Co, PO Box 10328, Des Moines, IA 50306-0328
 13108926 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
 13108927 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13108928 Cap One, PO Box 30285, Salt Lake City, UT 84130-0285
 13108929 +Century Heritage FCU, c/o James A Steiner Esq, 650 Smithfield St, Suite 1700,
 Pittsburgh PA 15222-3913
 13108930 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13130041 +Chase Bank, 3700 Wiseman Blvd., San Antonio, TX 78251-4322
 13144598 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13108931 Cit, 715 S. Metropolitan Ave, Oklahoma City, OK 73108-2057
 13108932 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 13108933 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13108934 +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
 13108952 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Webbanc/Dfs, 1 Dell Way, Round Rock, TX 78682)
 13108935 +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
 13130048 +Fayette County DRS, 22 East Main Street, Uniontown, PA 15401-3400
 14050308 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 13108939 +Gmac Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 13108940 +Gmac Mortgage, PO Box 780, Waterloo, IA 50704-0780
 13108944 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc/Tax, PO Box 15524, Wilmington, DE 19850)
 13108941 +Hfc, PO Box 3425, Buffalo, NY 14240-3425
 13108942 +Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
 13108943 +Hsbc/Mscpi, PO Box 3425, Buffalo, NY 14240-3425
 13130057 +Mon Valley EMS, 1001 Donner Avenue, Monessen, PA 15062-1051
 13130058 Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095
 13130060 PA SCDU, POST OFFICE BOX 69110, HARRISBURG, PA 17106-9110
 13116940 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13108945 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
 13108946 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13108947 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13108948 +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298
 13108949 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13108950 +Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250
 13171141 TD Auto Finance LLC, Trustee Payment Dept., P.O. Box 9001897,
 Louisville, Kentucky 40290-1897
 13108951 +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
 13130069 +Westmoreland County DRS, P O Box 799, Greensburg, PA 15601-0799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 28 2016 01:50:51
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 01:49:54
 PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
 13130039 +E-mail/Text: draible@chfcu.org Jul 28 2016 01:45:14 Century Heritage Fcu, 9 S 2nd St,
 Duquesne, PA 15110-1147
 13108938 +E-mail/PDF: gecscdi@recoverycorp.com Jul 28 2016 01:49:41 Gemb/Mohawk Color Cent,
 Po Box 981439, El Paso, TX 79998-1439
 13537006 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 28 2016 01:51:52 Midland Funding LLC,
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 13195643 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 02:22:07
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
 13161261 E-mail/PDF: rmscdi@recoverycorp.com Jul 28 2016 01:51:29 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAC Home Loans Servicing, LP f/k/a Countrywide Hom
 cr BANK OF AMERICA, N.A.
 cr Bank of America as Servicer for, BAC Home Loans Se
 cr Bank of America, N.A. successor by merger to BAC H
 cr Federal National Mortgage Association (Fannie Mae)
 cr TD Auto Finance LLC f/k/a Chrysler Financial Servi
 13108924 Charles M. Mutich
 13130034 Charles M. Mutich

District/off: 0315-2

User: msch
Form ID: pdf900

Page 2 of 3
Total Noticed: 46

Date Rcvd: Jul 27, 2016

13130035* +Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
13130036* +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
13130037* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13130038* Cap One, Po Box 30285, Salt Lake City, UT 84130-0285
13130040* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13130042* Cit, 715 S. Metropolitan Ave, Oklahoma City, OK 73108-2057
13130043* +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
13130044* +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
13130045* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
13130068* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
13130046* +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
13130047* +Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970
13130049* +Fia Csn, Po Box 17054, Wilmington, DE 19850-7054
13130050* +Gemb/Mohawk Color Cent, Po Box 981439, El Paso, TX 79998-1439
13130051* +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
13130052* +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780
13130056* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Tax, Po Box 15524, Wilmington, DE 19850)
13130053* +Hfc, Po Box 3425, Buffalo, NY 14240-3425
13130054* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13130055* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
13130059* +Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
13130061* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13130062* +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13130063* +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298
13130064* +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13130065* +Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
13130066* +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
13158439 ##+Bank of America, N.A., Bk. Dept., Mail Stop CA6-919-01-23, 400 National Way,
Simi Valley, CA 93065-6414
13150321 ##+Bank of America, N.A., 475 Crosspoint Pky., Getzville, NY 14068-1609
13108936 ##+Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970
13108937 ##+Fia Csn, Po Box 17054, Wilmington, DE 19850-7054
13130067 ##+Terri Anderson, 711 Green Street, Belle Vernon, PA 15012-1536

TOTALS: 8, * 27, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Gregory Javardian on behalf of Creditor BAC Home Loans Servicing, LP f/k/a Countrywide Home
Loans Servicing, LP greg@javardianlaw.com, mary@javardianlaw.com/tami@javardianlaw.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC f/k/a Chrysler Financial Services
Americas LLC tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com/kcollins@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: msch
Form ID: pdf900

Page 3 of 3
Total Noticed: 46

Date Rcvd: Jul 27, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Paul W. McElrath, Jr. on behalf of Debtor Charles M. Mutich ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sherri J. Braunstein on behalf of Creditor BAC Home Loans Servicing, LP f/k/a Countrywide
Home Loans Servicing, LP sbraunstein@udren.com, vbarber@udren.com
Sherri J. Braunstein on behalf of Creditor Bank of America, N.A. successor by merger to BAC
Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP sbraunstein@udren.com,
vbarber@udren.com
Sherri J. Braunstein on behalf of Creditor Bank of America as Servicer for, BAC Home Loans
Servicing, LP fka Countrywide Home Loans Servicing LP sbraunstein@udren.com, vbarber@udren.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. successor by merger to BAC Home
Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP swinneg@udren.com,
cblack@udren.com

TOTAL: 11